

WHAT IS CLAIMED IS:

1. A method for managing a financial account for a consumer, comprising:  
providing the financial account to the consumer, wherein the financial account is associated with a reward incentive parameter indicating a predetermined amount of reward points that will be associated with the financial account based on a predetermined payment amount to the account;  
receiving a payment for a particular amount to the financial account; and  
determining an amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount, wherein the determined amount of reward points can be used to receive a consumer good.
2. The method of claim 1, wherein determining an amount of reward points further comprises:  
determining whether the received payment amount is below a minimum payment amount.
3. The method of claim 2, wherein determining an amount of reward points further comprises:  
reducing the amount of reward points based on a determination that an amount of the received payment is below the minimum payment amount.

4. The method of claim 2, wherein determining an amount of reward points further comprises:

reducing the amount of reward points based on a determination that the received payment was received after a payment due date.

5. The method of claim 2, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

6. The method of claim 2, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before a payment due date.

7. The method of claim 1, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on an amount of the received payment and a reward distribution parameter.

8. The method of claim 7, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

9. The method of claim 8, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

10. The method of claim 1, further comprising:

determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on a total amount of reward points associated with the financial account; and

providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

11. A system for managing a financial account for a consumer, comprising:

means for providing the financial account to the consumer, wherein the financial account is associated with a reward incentive parameter indicating a predetermined amount of reward points that will be associated with the financial account based on a predetermined payment amount to the account;

means for receiving a payment for a particular amount to the financial account; and

means for determining an amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount, wherein the determined amount of reward points can be used to receive a consumer good.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

12. The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for determining whether the received payment amount is below a minimum payment amount.

13. The system of claim 12, wherein the means for determining an amount of reward points further comprises:

means for reducing the amount of reward points based on a determination that an amount of the received payment is below the minimum payment amount.

14. The system of claim 12, wherein the means for determining an amount of reward points further comprises:

means for reducing the amount of reward points based on a determination that the received payment was received after a payment due date.

15. The system of claim 12, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

16. The system of claim 12, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is received before a payment due date.

17. The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for determining the amount of reward points to associate with the financial account based on an amount of the received payment and a reward distribution parameter.

18. The system of claim 17, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

19. The system of claim 18, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

20. The system of claim 11, further comprising:

means for determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on a total amount of reward points associated with the financial account; and

means for providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

21. A computer-readable medium including instructions for performing a method, when executed by a processor, for managing a financial account for a consumer, the method comprising:

providing the financial account to the consumer, wherein the financial account is associated with a reward incentive parameter indicating a predetermined amount of reward points that will be associated with the financial account based on a predetermined payment amount to the account;

receiving a payment for a particular amount to the financial account; and

determining an amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount, wherein the determined amount of reward points can be used to receive a consumer good.

22. The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

determining whether the received payment amount is below a minimum payment amount.

23. The computer-readable medium of claim 22, wherein determining an amount of reward points further comprises:

reducing the amount of reward points based on a determination that an amount of the received payment is below the minimum payment amount.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

24. The computer-readable medium of claim 22, wherein determining an amount of reward points further comprises:

reducing the amount of reward points based on a determination that the received payment was received after a payment due date.

25. The computer-readable medium of claim 22, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

26. The computer-readable medium of claim 22, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before a payment due date.

27. The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on an amount of the received payment and a reward distribution parameter.

28. The computer-readable medium of claim 27, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

29. The computer-readable medium of claim 28, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

30. The computer-readable medium of claim 21, the method further comprising:  
determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on a total amount of reward points associated with the financial account; and  
providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.